

الابتكار  
Innovation



المبادرة  
Initiative



المشاركة  
Partnership



الإهتمام  
Care



المسؤولية  
Accountability



الثقة  
Trust



قيمنا  
Our Values

بنك البلاد  
Bank Albilad



# Bank Albilad

## Investor Presentation

# Disclaimer

This document is prepared for information purposes only. It should not be construed as an offer to sell or a solicitation of an offer to purchase or subscribe to any investment in the Bank. The information contained in this document may contain certain forward-looking statements and should be considered as good faith estimates. Actual results may differ materially from those in the forward-looking statements due to future events, uncertainties and other risks. To the extent permitted by applicable laws and regulations in the Kingdom of Saudi Arabia, neither Bank Albilad nor any of its affiliates, their directors, officers and employees will be liable or have any responsibility of any kind for any loss or damage that may be incurred as a result of using the information contained in this document.



# Bank Strategy



## VISION

To be the preferred choice of innovative Islamic banking solutions



## STRATEGIC REVIEW

Since our establishment in 2004, Bank Albilad has been at the forefront of modern Islamic financial solutions, guided by a steadfast commitment to innovation and excellence. Our strategic adapt- ability has enabled us to effectively respond to the changing needs of our stakeholders and the broader market, thereby maintaining our compet- itive advantage and fostering consistent growth.

Over the past year, our strategy team has intensified efforts to oversee strategic initiatives, collaborating with support functions to plan and deliver our 2024 strategic objectives. This collaborative approach supports management's decision-making processes by providing comprehensive research, insights, and analyses, enhancing the exceptional value and service we offer 3clients, employees, and shareholders.



## MISSION

To leverage digital transformation, network and human capital to deliver the highest levels of customer experience and competitive value propositions in the best interest of our clients, employees, shareholders and the communities we serve



## OBJECTIVES

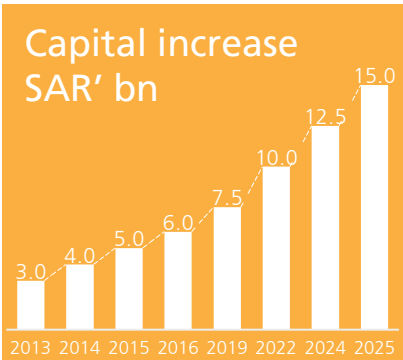
- Sustainable Growth
- Innovative Islamic Banking for SMEs
- Digital Leadership



## VALUES

- Initiative and Innovation
- Care and Partnership
- Trust and Accountability

# Key Highlights



Bank Albilad is among  
**the largest banks  
in the Middle  
East**  
in terms of market value  
according to Forbes 2024

Distribute Interim cash dividends for  
the first Half of 2024  
**Total Dividend  
SAR 625 million**  
Distribute Interim cash dividends for  
the first Half of 2025  
**Total Dividend  
SAR 675 million**

  
Total Number Of Employees  
**3,642**

**Bank  
subsidiaries**



البلاد المالية  
Albilad Capital



انجاز  
enjaz



البلاد العقارية  
Albilad Real Estate

The Bank operates  
over **107** branches  
across the Kingdom  
of Saudi Arabia



CREDIT RATING	Fitch	Moody's
	Long-term: A-	Long-term: A2
	Short-term: F2	Short-term: P-1
	Future overview: Stable	Future overview: Stable

## BOARD OF DIRECTORS



Mr.  
Adeeb Abanumai  
Vice Chairman – Independent Member



Mr.  
Nasser AlSubeaie  
Chairman – Non-Executive Member



Mr.  
Abdulaziz Alonaizan  
Executive Member – Chief Executive Officer



Mr.  
Abdulaziz Albassam  
Non-Executive Member



Mr.  
Haytham AlSuhaimi  
Non-Executive Member



Mr.  
Muadh Alhusaini  
Independent Member



Mr.  
Haitham Alfayez  
Independent Member



Mr.  
Mohammed AL Rajhi  
Non-Executive Member



Mr.  
Nasser AlNasser  
Independent Member

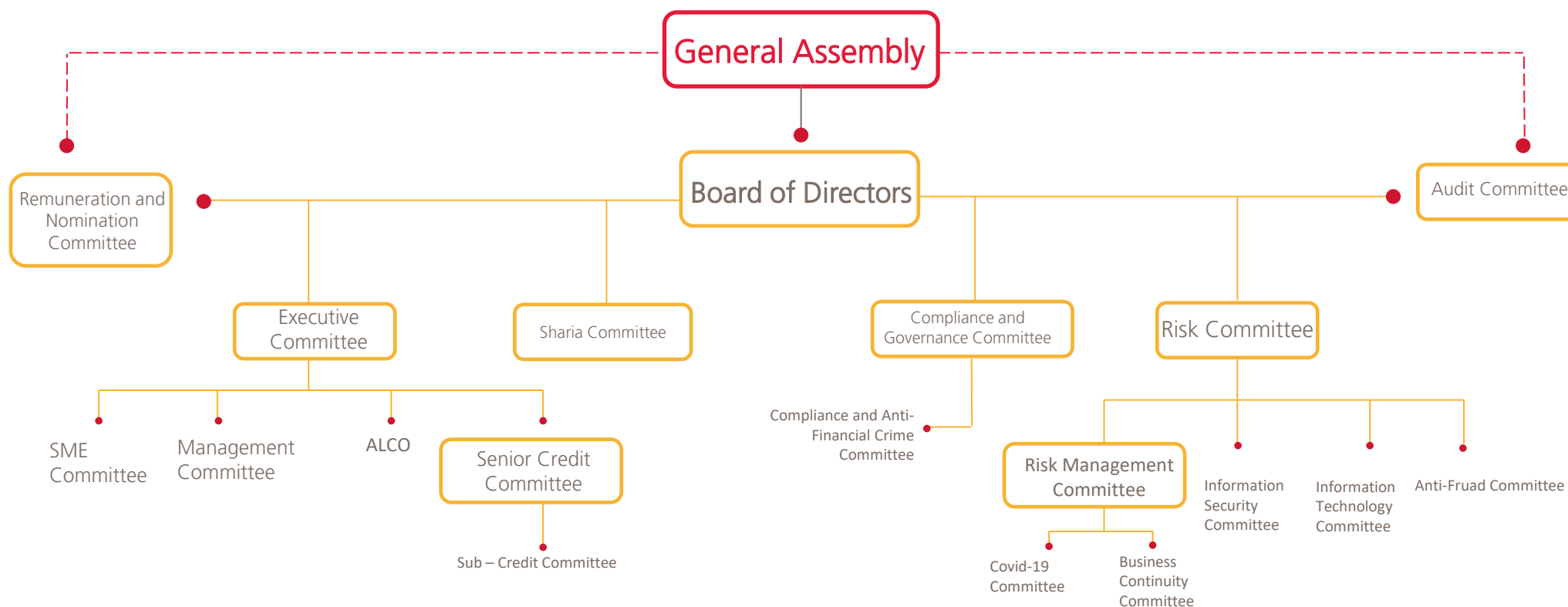


Mr.  
Khalid Al-Rajhi  
Non-Executive Member



Mr.  
Zaid Algwaiz  
Non-Executive Member

## Board Committee Structure and Reporting Lines







## EXECUTIVE MANAGEMENT



**Abdulaziz AlOnaizan**  
Chief Executive Officer



**Bashaar Alqunaibit**  
Senior EVP Business



**Saleh AlHabib**  
EVP Shared Services



**Abdullah Alarifi**  
EVP Risk Management



**Mishal Alshorihy**  
EVP Finance



**Samer Farhoud**  
EVP Treasury



**Saad Al Drees**  
EVP Corporate Banking



**Haitham AlMedainy**  
EVP Human Resources

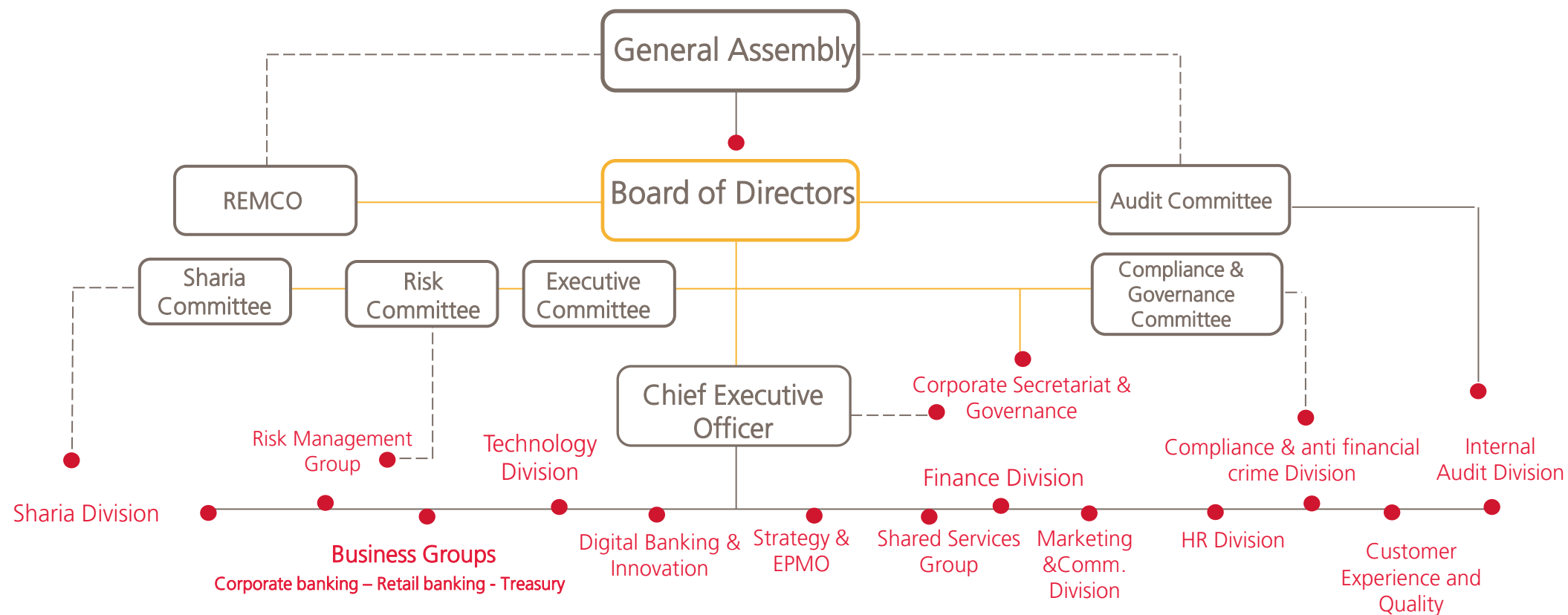


**Waleed AlDhubaib**  
EVP Retail Banking



**Abulaziz AlGhufaili**  
EVP Technology

# Organizational Structure





# BUSINESS LINES & SUBSIDIARIES

## BUSINESS LINES

### Corporate Banking

Focuses on:

- Financing corporates, institutional and public sector markets
- Financing small-and-medium enterprises
- Financial Institutions, including Banks and non-banks financial institutions
- Payments solutions for trade

### Retail Banking

Focuses on:

- Providing deposits – based services
- Saving, remittance and exchange services
- Personal and mortgage financing
- Credit cards

### Treasury

Focuses on:

- Investing in capital markets
- Liquidity and foreign exchange
- Treasury services for branches and customers

## SUBSIDIARIES



- Investment Banking
- Asset Management
- Securities Services
- Research and Advisory
- Brokerage



Albilad Real Estate Company Ltd, which provides real estate-related services for customers



Enjaz Payment Services Company, which is fully licensed by the Saudi Central Bank as a Major Electronic Money Institution.



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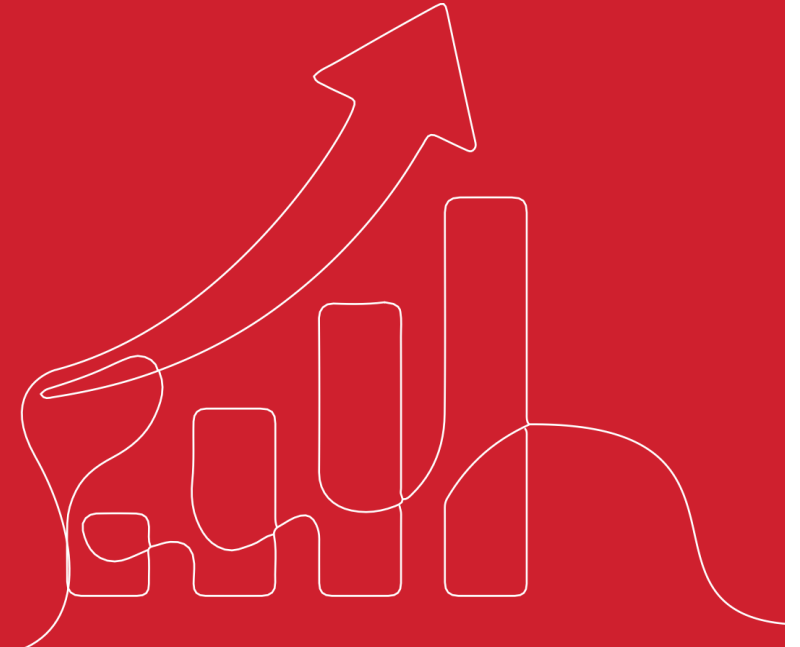


قيمنا  
Our Values

بنك البلاد  
Bank Albilad



# Financial Performance



# Financial Performance | Balance Sheet Highlights

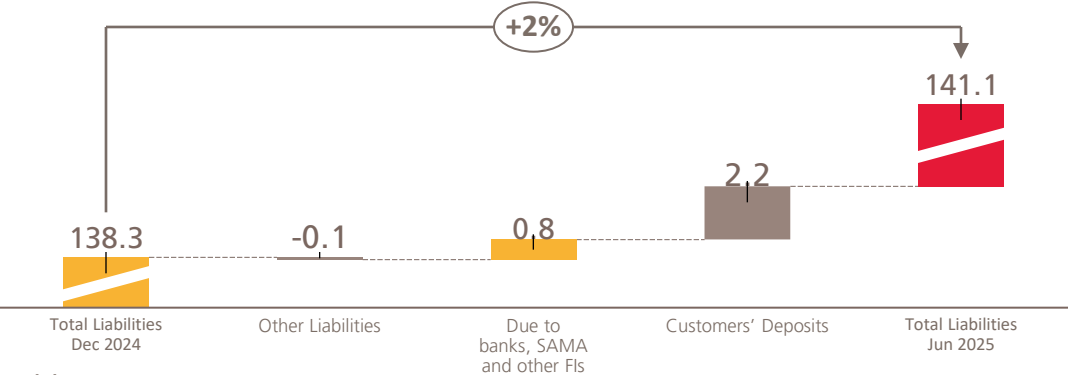
Steady growth in financing, investment and deposits



SAR' Mn	Jun 2025	Dec 2024	YTD%
Due from banks and other Fis	2,822	5,099	-45%
Investments	28,637	25,032	14%
Financing	115,689	109,304	6%
<b>Total assets</b>	<b>161,902</b>	<b>154,965</b>	<b>4%</b>
Due to banks, SAMA and other Fis	6,308	5,493	15%
Customers' deposits	123,929	121,776	2%
<b>Total liabilities</b>	<b>141,146</b>	<b>138,272</b>	<b>2%</b>
<b>Equity attributable to the shareholders of the Bank</b>	<b>18,318</b>	<b>16,693</b>	<b>10%</b>
Tier 1 Sukuk	2,438	-	100%
<b>Total equity</b>	<b>20,756</b>	<b>16,693</b>	<b>24%</b>

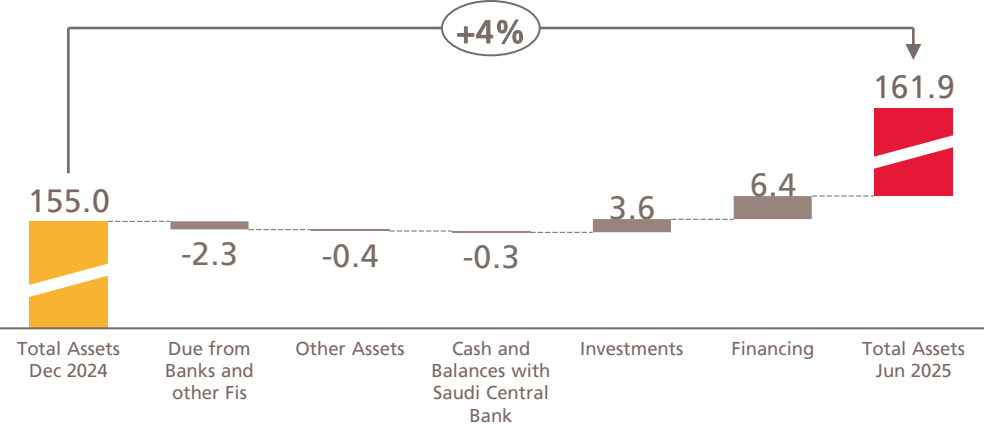
Liabilities Movement

SAR' Bn



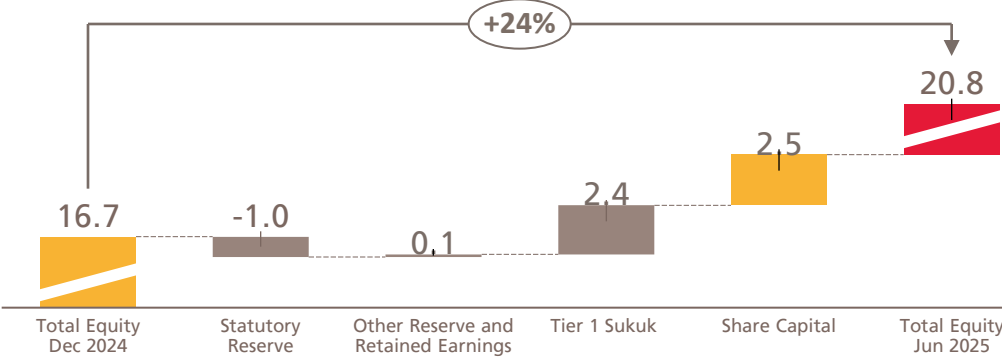
Assets Movement

SAR' Bn



Equity Movement

SAR' Bn

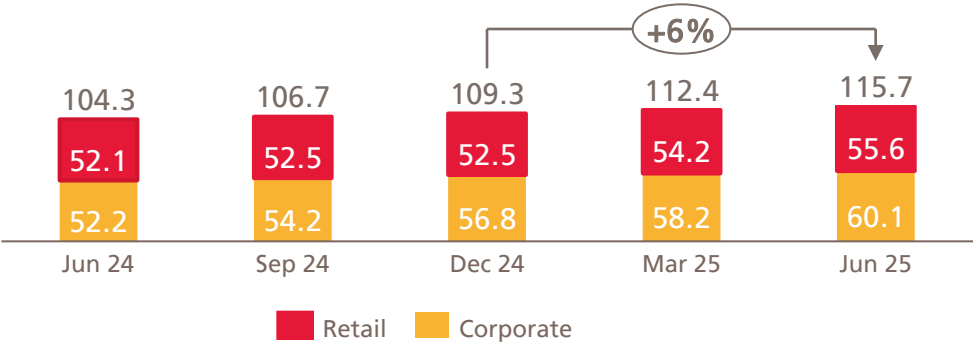


# Financial Performance | Financing and Investments



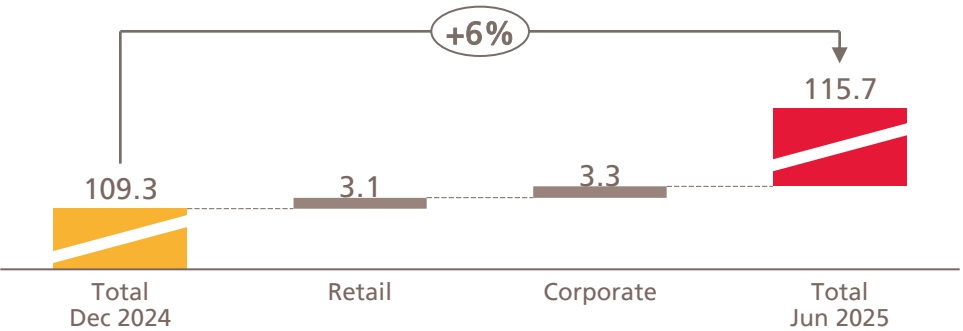
Financing, Net Growth

SAR' Bn



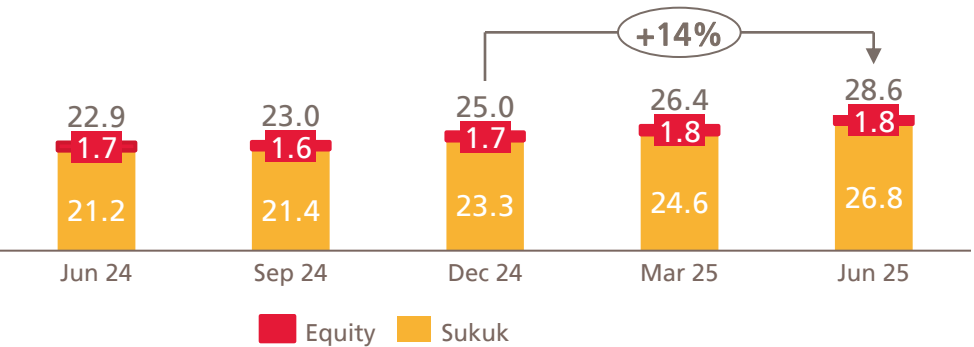
Financing, Net Movements

SAR' Bn



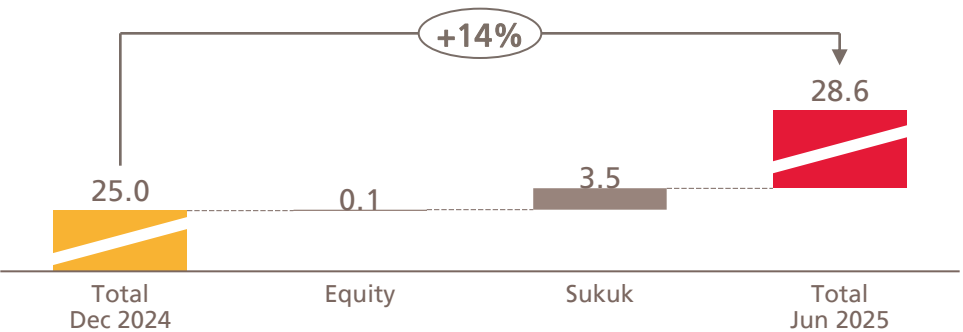
Investments, Net Growth

SAR' Bn



Investments, Net Movements

SAR' Bn

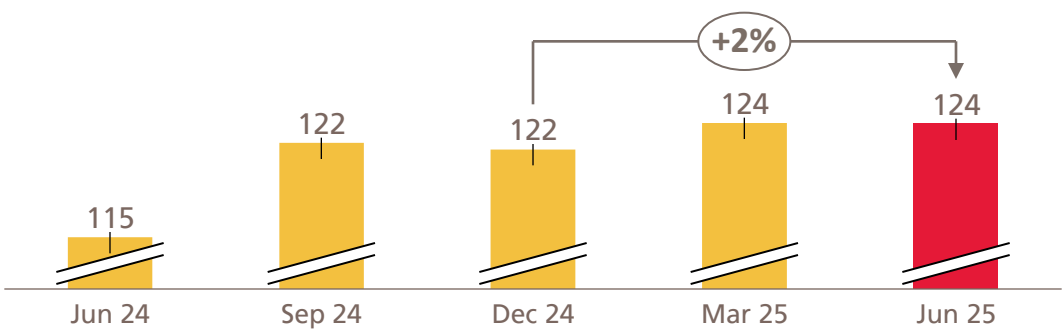


# Financial Performance | Customers' Deposits

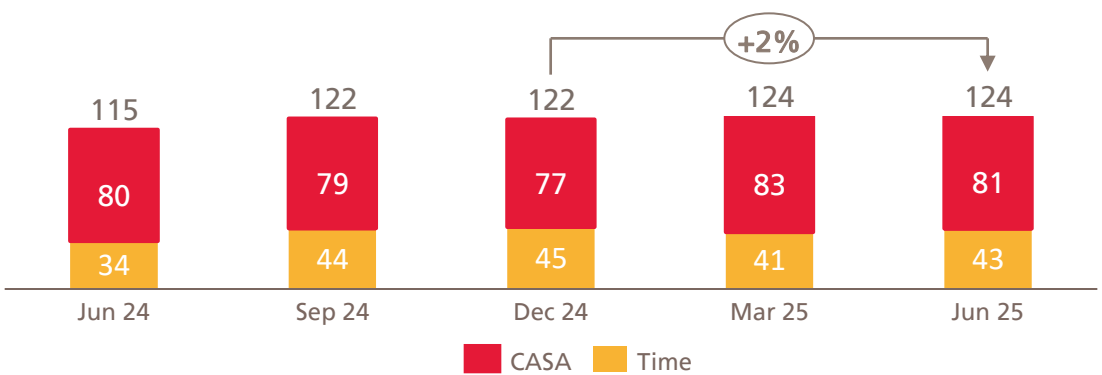
## Steady growth in total deposits driven by CASA



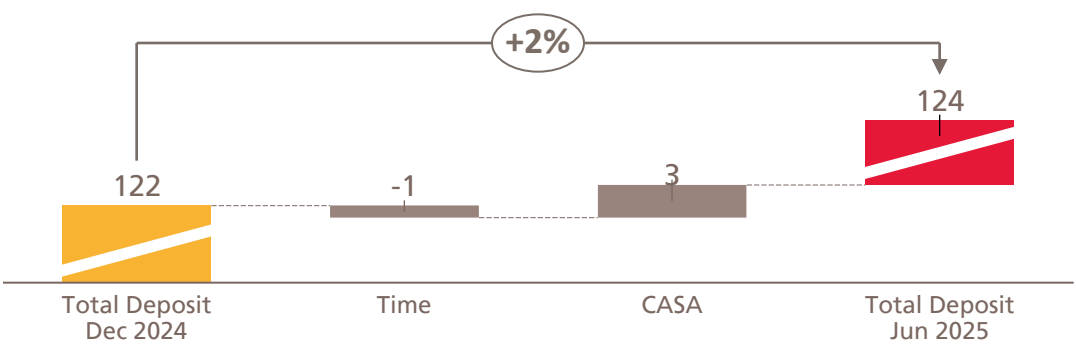
Total Customers' Deposits SAR' Bn



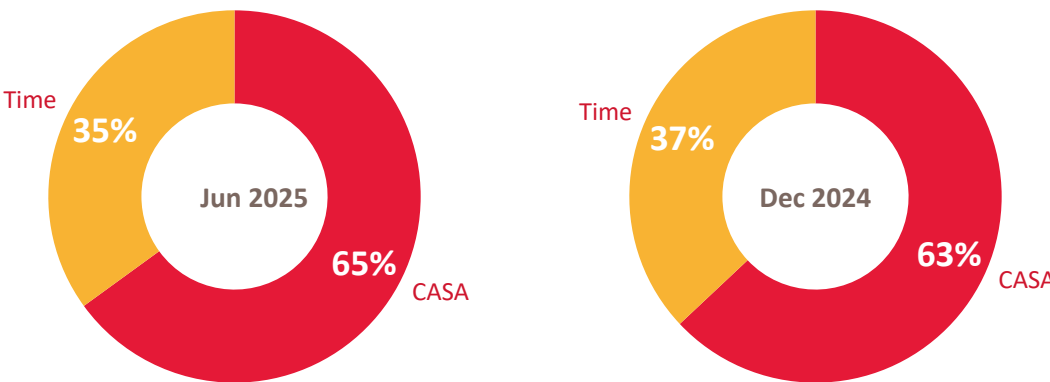
Customers' Deposits by Type SAR' Bn



Customers' Deposits Movement SAR' Bn



Customers' Deposits Composition



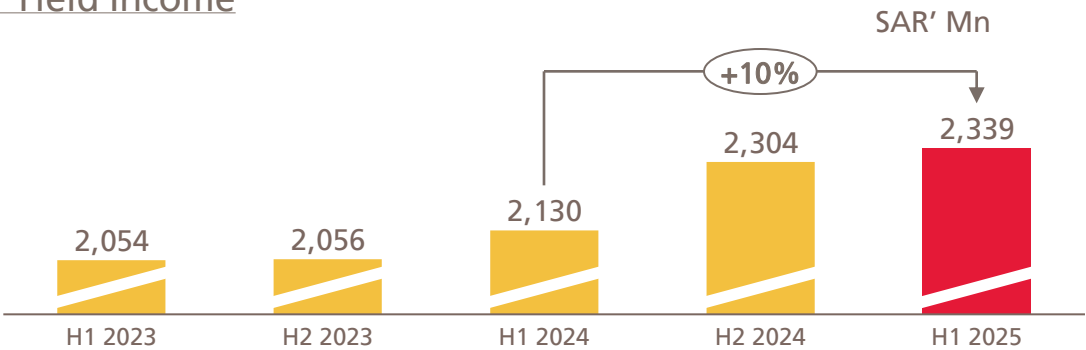
# Financial Performance | Net Income Highlights

Strong net income growth boosted by higher net yield income

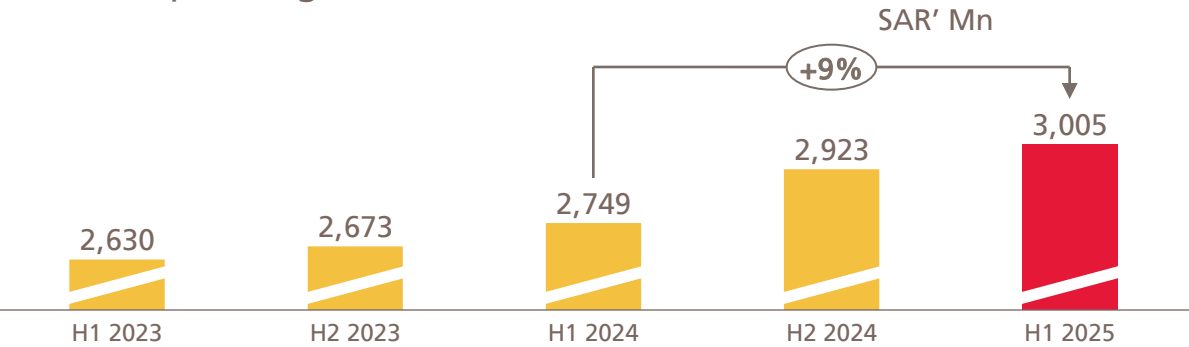


SAR' Mn	Jun 2025	Jun 2024	Change	%
Net yield income	2,339	2,130	209	10%
Non yield income	666	619	47	8%
<b>Operating income</b>	<b>3,005</b>	<b>2,749</b>	<b>256</b>	<b>9%</b>
Operating Expenses	1,268	1,151	117	10%
Impairment charge	102	133	-31	-23%
<b>Total Operating Expenses</b>	<b>1,370</b>	<b>1,284</b>	<b>86</b>	<b>7%</b>
<b>Net income before zakat</b>	<b>1,635</b>	<b>1,465</b>	<b>170</b>	<b>12%</b>
Zakat charge	169	151	18	12%
<b>Net income after zakat</b>	<b>1,466</b>	<b>1,314</b>	<b>152</b>	<b>12%</b>

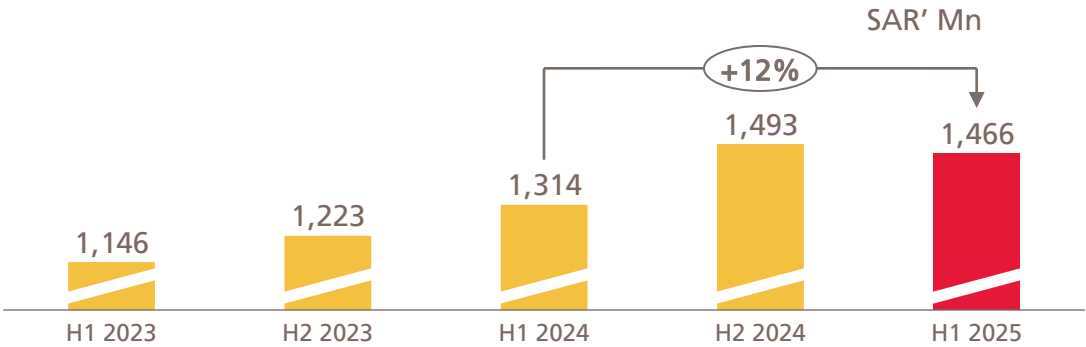
Net Yield Income



Total Operating Income



Net Income after Zakat





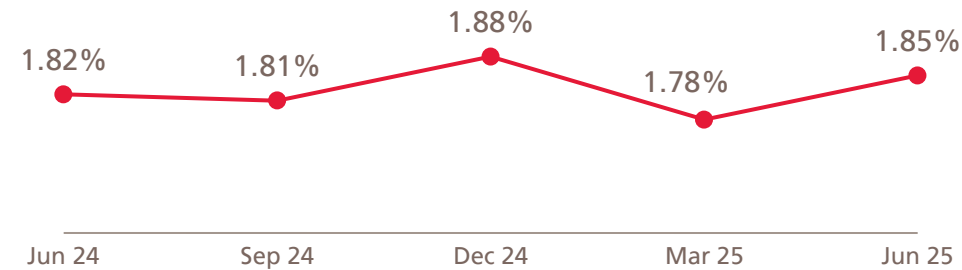
# Financial Performance | Return Indicators

Strong and stable return indicators

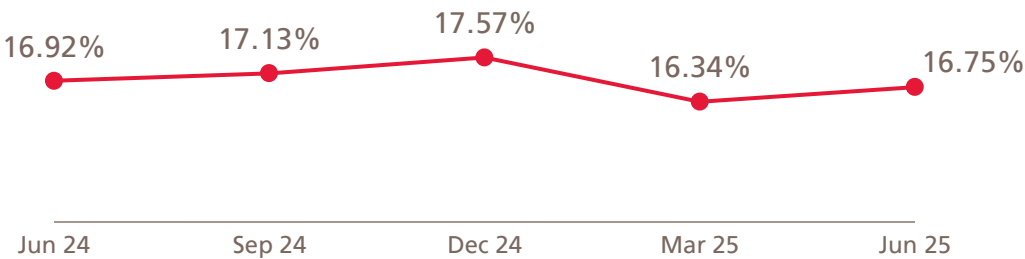


- Steady ROAA and ROAE at 1.85%,16.75% respectively.

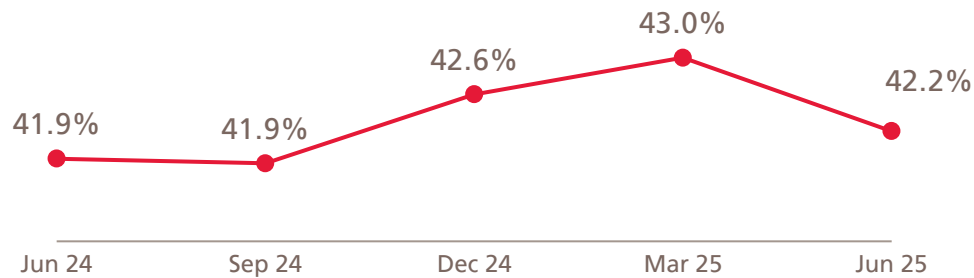
Return on Average Assets (%)



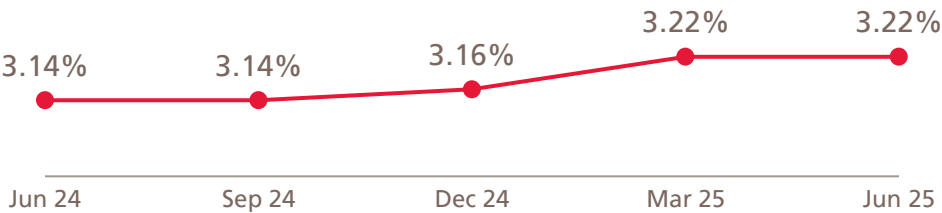
Return on Average Equity (%)



Cost to Income Ratio (%)

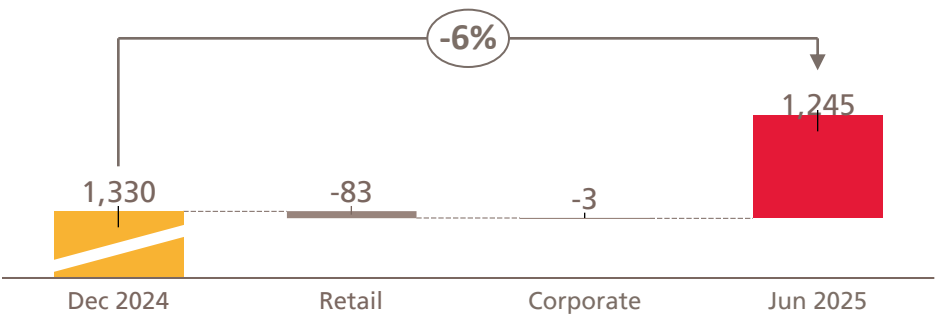


Net Profit Margin

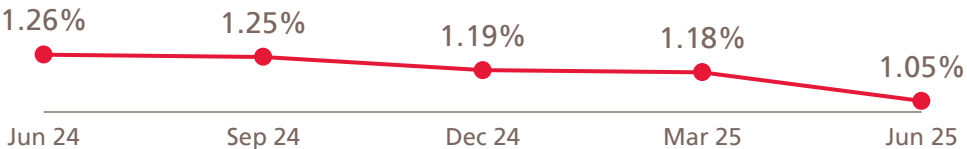


Movement in NPL

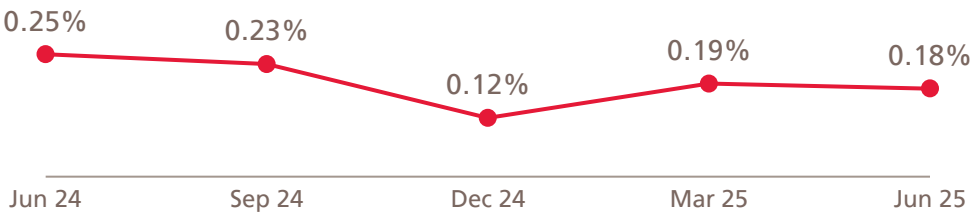
SAR' Mn



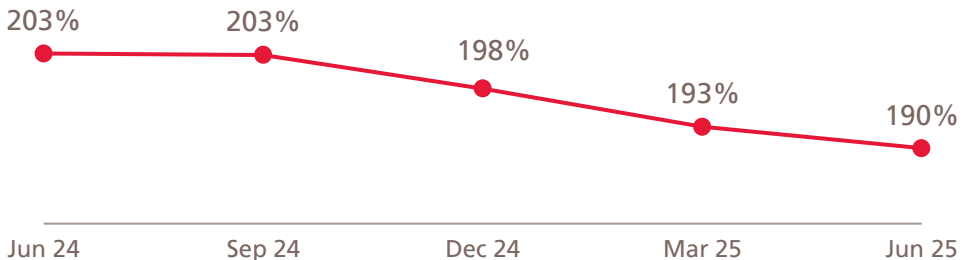
NPL Ratio (%)



Cost of Risk (%)

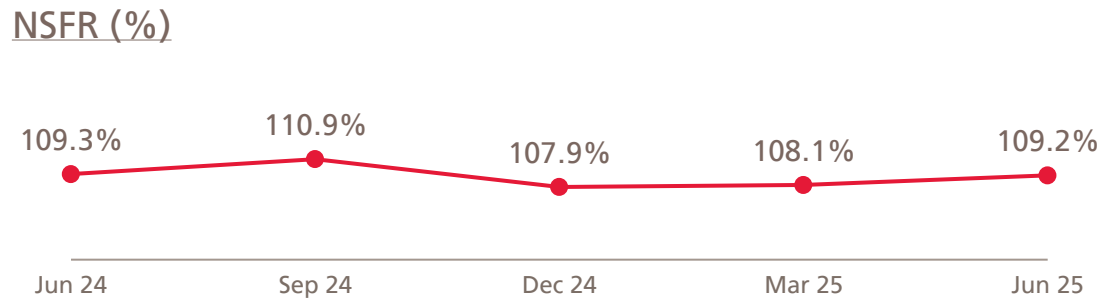
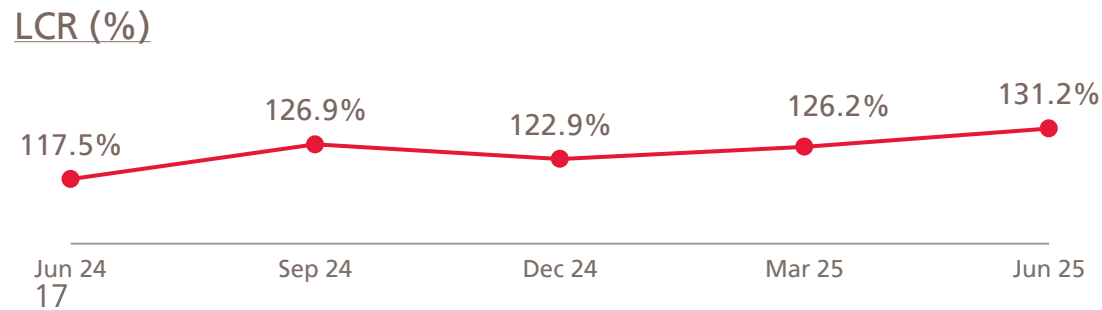
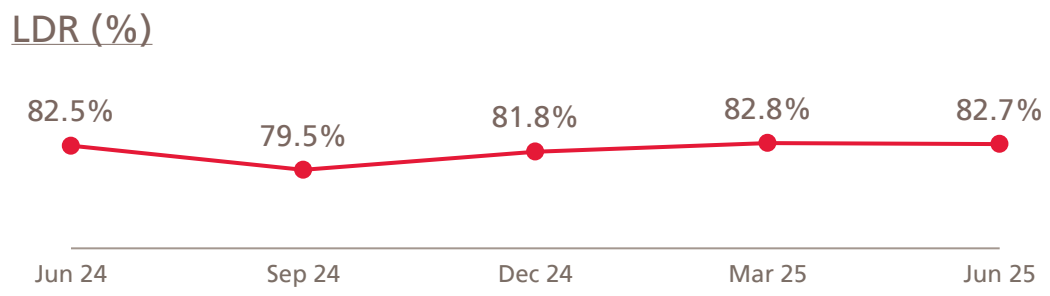
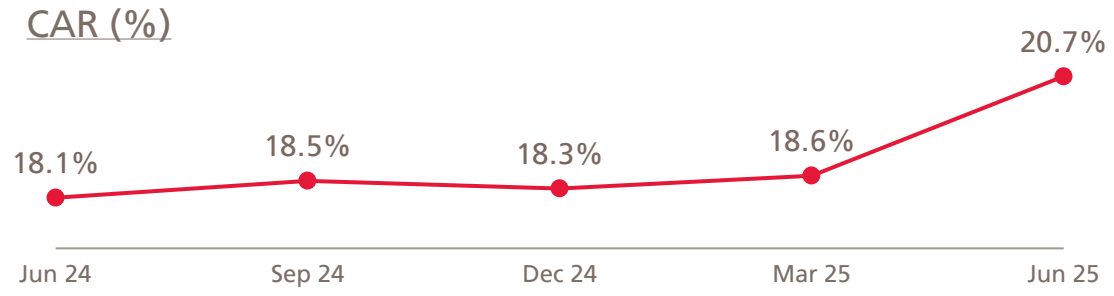
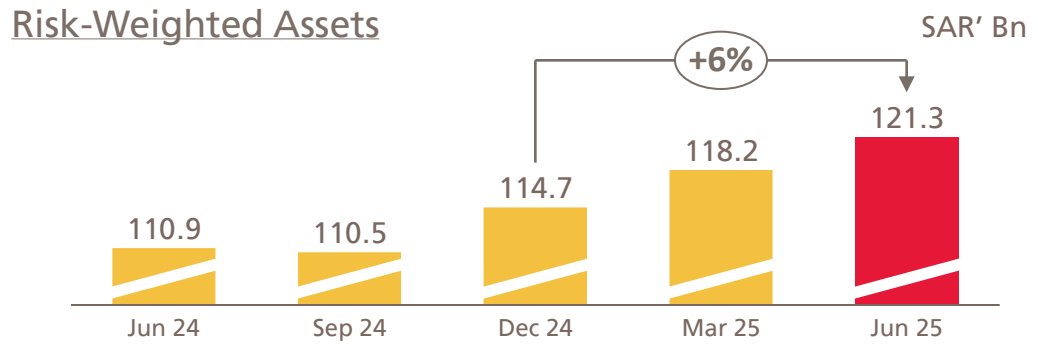
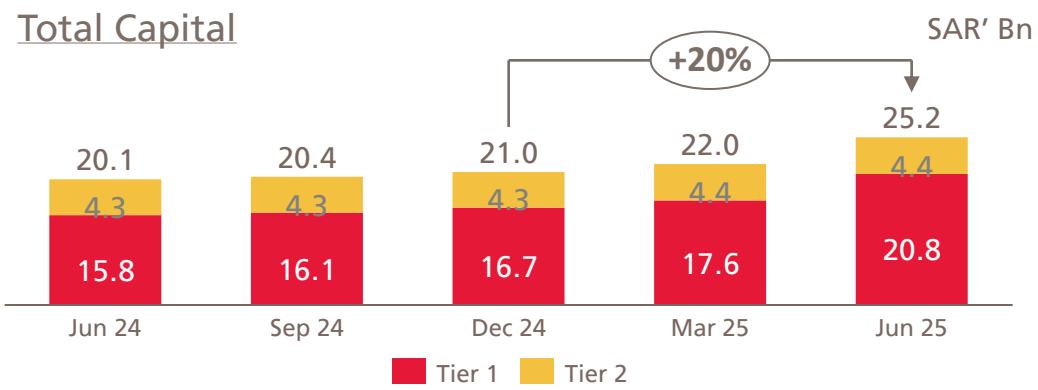


NPL Coverage Ratio (%)



# Financial Performance | Capitalization & Liquidity

Capital and liquidity ratios maintained well above regulatory requirements



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Bank Albilad



# Appendix

# ESG Highlights

Bank Albilad's Sustainability Framework and Performance

## Banks sustainability performance

### Transparent effective responsible governance

- Bank Albilad received the Excellence Award in the Corporate Governance Index (CGI)
- 100% attendance for all Board meetings
- Zero fines for non-compliance with environmental laws and/or regulations

### Sustainable banking practices

- Multiple program help support SMEs
- Provide financing to renewable energy projects in KSA
- Net income has increased year-on-year since 2018

### Acting on the environmental footprint

- Environmentally friendly branch launched; adhering to LEED & Mostadam standards
- +4,550 kg of materials recycled by employees
- Solar energy system installed at Head office

### Innovating for a dynamic business structure

- Significant promotion of digital services
- Increase from 70.80% to +93% in customer satisfaction
- 100% of customer complaints resolved

### Empowering employees

- All employees receive a performance review
- Multiple benefits offered to all employees
- Over 93% of workforce accounted for by local nationals.

### Contributing to communities




































































































- 1,800 employee volunteers
- An average of SAR 11 million invested annually into local communities
- +94% of total procurement expenditure from local suppliers



[Link to Sustainability Report](#)

## Program & Initiative

100

 Supporting the Media Vision Association An audio book device with 275 devices was provided to the blind students and students	 Awareness approach initiative Financial and culture Savings (Ministerial Track)	 Lifestyle Savings Initiative	 Albilad Volunteer Campaign for environmental awareness (Banded Green & Blue)	 The initiative to finance King Khalid University students for postgraduate studies in easy installments and a profit margin of 0%	 House Renovation Initiative	 Support Al Ta'alhi Society for the elderly	 Supporting the development of AlSabalah district	 Wheelchairs for disability sport athletes	 Awareness videos for people with disability	 Providing bank forms in Braille language for people with Visual impairment	 Supporting the government social fund	 Fathkuroni App.	 Environment sustainability & food security research chair	 Financial and savings awareness curriculum initiative
 Association support Thank you for the food bank	 E-Commerce research chairs	 Sponsorship of Al Baraka Festival in Qatif	 Sponsoring the Mawaneh App that seeks to empower people with disabilities	 Sponsorship of Princess Noora Award for Women's Excellence	 Al Khobar Consulate Afforestation Initiative	 Scholarship Programs	 Supporting patients in needs	 Entertainment Activity for Orphans	 Martyrs Tournament	 Eid glue aways for the injured in the South Frontier	 Support Ibn Ghunaim research chair at Al Imam university	 Printing and publishing Sharia Banking Standard book	 Entertainments for the Sons of Martyrs	 Supporting afforestation initiatives and seminars
 Empowerment Initiative with the Restoration Charity Association	 Hackathon Albilad Islamic Banking	 Enjoy Ramadan basket	 Institutional Excellence Partner Sponsorship Agreement for Tameem Association	 Waste recycling initiative in Albilad Tower	 Bank Albilad donated 10 million riyals to the 2020 Charitable Housing Platform	 Medical Equipment for Mu'afa Program	 Medical Equipment for Mu'afa Program	 Social & Medical Equipment for the blind	 Aiyal food conservation campaign	 Albilad Ramadan basket	 Alwasiyah App.	 The Marathon for people with disability Initiative	 Support of Medicine supply in Makkah	 Under water cleaning initiative An initiative aimed to collect more than half a ton of waste from the seabed in the Eastern Province
 A partnership with the Rheumatology Association to support and reduce the impact for rheumatic patients	 Bank Albilad organized a go-karting experience for kids with disabilities in Formula 1 event	 Sponsoring Eid Al-Fitr celebration to Al-Rass	 Donate participation On the Ihsan platform	 Donation to Ihsan platform	 Albilad volunteer campaign for environmental awareness	 Establishing Snoezelen room at Jazan Autism center	 Solar energy at Albilad head office	 Water recycling project for mosques afforestation	 Support Mawajeduna Society with cars	 Leading women crafts training	 Islamic Banking Dictionary	 Organizing visits for academics interested in Islamic Banking	 Support Cancer Patients	 Traffic Awareness campaign
 Support of Instash Association Supporting Instash Association in producing a promotional video for the association to contribute to spreading awareness about the importance of clean places	 Lifestyle Savings Initiative (phase three)	 Wadi Al-Quraina Afforestation Initiative	 King Salman Oasis Support Initiative	 Support and development of the gastroenterology center unit at Al-Rass Hospital	 Collaboration with the Financial knowledge center Affiliated to the Ministry of Finance	 Depth on us Initiative to clean Jeddah's Sea front underwater	 ATMs Adaptation for Visual impairment	 Alignment of ATM pathways to suit people with disability	 Grand Mosque Pilgrims Service Project	 Provide winter clothing for students in Northern region	 Support the establishment of the Excellence Autism Center	 Supporting the government Health Endowment Fund	 Supporting the treatment of Rheumatism	 Pilgrim Services
 Contribution to the home care program of Third Association Program support home health care for 50 beneficiaries and rehabilitation	 Collaboration with the Financial knowledge center Affiliated to the Ministry of Finance	 Marathon Initiative for Down Syndrome	 Support Mobility program for physical therapy clinics with the Association of Children with Disabilities	 Sponsorship of International Day Activities for multiple schools	 Sponsoring a Walking Marathon in Rabigh	 House Saving initiative	 Risk Program Initiative Finance in cooperation with the University King Faisal	 Annual Participation in the Earth Hour	 Educational campaign for real estate financing	 Establishing (Ensan) Society Portal	 Al-Suda Park environmental and awareness campaign	 Blood Donation	 Sponsoring the printing and publishing of the Sharia Standards Studies of Islamic economy.	 Disabled Accessible Branch
 Albilad Verse Saving Summer Camp	 Protecting Al-Kada Initiative in Unalzhah	 Blind Volunteer Campaign for Environmental Awareness in Riyadh	 Ramadan basket 2025	 Albilad Saving Hackathon	 Plastic Bottle Recycling Machine	 Sponsoring Summer Clubs for Children with Down Syndrome	 Our service together initiative to develop the parks in Al-Rass province for people with disability	 Pilgrim gifts from Bank Albilad						



# Investor Relations Contacts

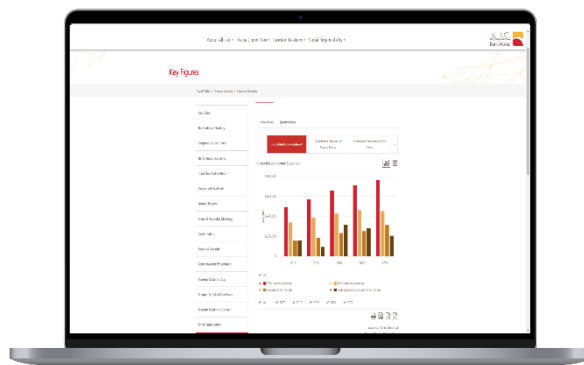


## Investor Relations Email

[IR@bankalbilad.com](mailto:IR@bankalbilad.com)

For more information and access to our disclosures, please click below to visit our webpage

## Investor Relations Webpage

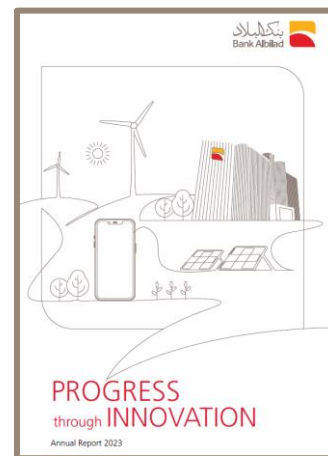
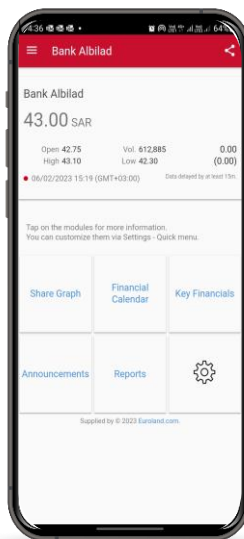


## Head Office Address

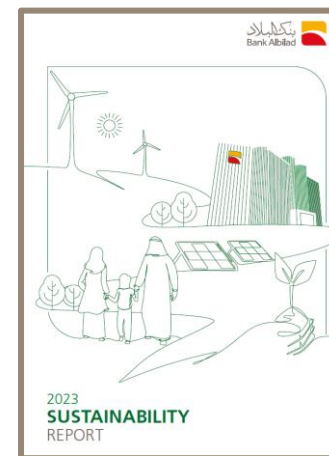
8229 Al Mutamarat, Unit 2, RIYADH 3952- 12711,  
Kingdom of Saudi Arabia

**Phone:** 011-4798888

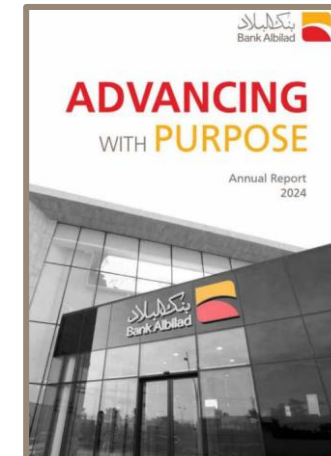
**Worldwide Phone:** 00966-14798888



[Link to 2023 Annual Report](#)



[Link to 2023 Sustainability Report](#)



[Link to 2024 Annual Report](#)

IR App



Albilad App



Albilad Tadawul



Enjaz App

